

CHAPTER 12

SECTION 2.2

TRICARE OVERSEAS PROGRAM (TOP) PRIME - CATASTROPHIC LOSS PROTECTION

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Authority: [32 CFR 199.4](#) and [32 CFR 199.17](#)

I. POLICY

A. Under TRICARE Overseas Program (TOP) Prime, annual catastrophic caps are calculated for enrollment years as well as for fiscal years. Each enrollment year begins on the TOP Prime enrollment anniversary date. Since cost-shares and copayments are waived for TOP Prime enrollees, this policy will apply only to TOP Prime enrollees who travel to CONUS and obtain/receive health care/services, or who choose to use the TOP Point of Service Option.

B. For TOP Prime enrollees who are active duty family members out-of-pocket expenses accrue only toward the \$1,000 fiscal year catastrophic cap. Calculation for the enrollment year catastrophic cap is eliminated.

C. TOP Prime enrollees will pay no more applicable out-of-pocket expenses for the rest of the fiscal year once the fiscal year catastrophic cap is met. (See [Chapter 13, Section 14.1.](#))

D. TOP Prime enrollees will pay no more Prime copayments in a remaining enrollment year once the enrollment year catastrophic cap is met. All family members must reside and be enrolled in the same contract area in order for the contractor to track and calculate catastrophic cap accumulations for the entire family **for enrollment periods for which the data is not residing on DEERS**. Families with some members enrolled in one area and other members enrolled in another area are responsible for tracking enrollment year catastrophic caps for all family members **for enrollment periods for which the data is not residing on DEERS**. A family member must notify one of the involved contractors if the family accumulations meet or exceed the enrollment year catastrophic cap.

II. POLICY CLAIRIFICATIONS

A. Only the following expenses may be credited to a TOP prime beneficiary's enrollment year catastrophic cap:

1. Enrollment fees, if required, and
2. The outpatient and inpatient cost-shares and copayments, when required, as defined in [Chapter 13, Section 11.1.](#)

NOTE: Deductibles and cost-shares imposed on services provided under the TOP Point of Service Option are not creditable to the enrollment year catastrophic cap.

B. The following expenses may be credited to a TOP Prime beneficiary's fiscal year catastrophic cap:

1. For dates of service prior to October 1, 1996:
 - a. Deductibles, and
 - b. Copayments and cost-shares when required.
2. For dates of service on or after October 1, 1996:
 - a. All expenses listed in [paragraph II.B.1.](#), above, and
 - b. Enrollment fees, if required.

c. NOTE: TOP Point of Service claims do not have a catastrophic cap even though TOP Point of Service deductible and cost-share amounts are applied to the fiscal year catastrophic cap. All care paid under the TOP Point of Service option must be cost-shared at 50% of the allowable charge (after meeting the TOP Point of Service deductible), even if the enrollment and fiscal year catastrophic caps are met.

III. EFFECTIVE DATE

A. Effective October 1, 1996, if required enrollment fees accrue toward the fiscal year catastrophic cap.

B. Effective October 1, 1996, the calculation for the enrollment period catastrophic cap for active duty family members enrolled in TRICARE Prime is eliminated.

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